Taxes and Licenses Increasing, 81
Taxes on Agents, 186
Texas, Companies Withdrawing from, 17, 27, 38
Texas Fire Prevention Association, Election of Officers, 6
Texas Investment Law, Washington Life, Metropolitan Life, 76
Thirty Years Record, A., 16
Thorburn & Co., A. M., 244
Tornado Insurance, Increase in Volume, 41
Traders Fire, Chicago, Ill., Claims Against, 151
Tradesmens Life, New York, Dissolved, 110
Travelers' Annual Agency Convention, 129
Travelers Insurance Co., Capital to be Increased, 113
Triumph Mutual Fire Insurance Company, Beaver, Pa., Gets Charter, 80
Truitt-Savage Company, Norfolk, Va., Incorporated, 32
Trust Companies and Life Insurance Companies Compared, 205
Trusts, So-Called, 216
Tuberculosis in New York, 40

U

UNION Accident and Casualty Company, Philadelphia, Organization, 36, 69
Union Assurance Society of London, Figures Corrected, 7
Union Assurance Society of London, Merges with Commercial Union, 47
Union Central Life Insurance Company, Dividend Calculation, 26
Union Fire of Philadelphia, Colorado License, 224
Union Insurance Company, Philadelphia, 230
Union Life, Madison, Ind., Organization and Officers, 42, 208
Union Mutual Life Insurance Company, Dividend Calculation, 26
Union National Life Insurance Company, Dover, Del., Incorporation, 8
Union National Life Insurance Company of America, Sewerkly, Pa., Incorporation, 17
United States Annuity and Life, Chicago, Correction, 161
United States Fidelity and Guaranty Company, Baltimore, Examination, Report of, 204
United States Fidelity and Guaranty Victory, 60
United States Life Insurance Company, Dividend Calculation, 26
United States Merchants Mutual Fire Insurance Company, Philadelphia, Pa., Officers, 221
Universal Life, St. Louis, Mo., Changes Name, 157
Universal Life, St. Louis, Mo., Organization, 53, 102
Untermyer, S., Will Not Contest Elections, 175
Untermyer, S., Election Expenses, 61
Upper Canada Fire Ins. Co., Toronto, Organization, 37

V

VACANCY, Supreme Court Decision on, 5
Valuation of Stocks and Bonds in Annual Statements, 245, 250, 291
Volunteer State Life, Chattanooga, Tenn., Criticisms Refuted, 83, 144
Volunteer State Life, Chattanooga, Tenn., Will Enter Texas, 83
Vermont Life Underwriters Assn., Official Changes, 251
Voodry, J. A., 64

W

WALKERVILLE, Ont., Fire Protection, 7
Wanamaker, Rodman, Carries $4,000,000, 82
Washington Life Ins. Co., Dividend Calculation, 26
Water System, High Pressure, 4, 18
Webb's Comparisons Simplified, 91
West Springfield, Mass., High-Pressure Water System, 97
West Virginia Fire Insurance Company, Charleston, W. Va., Organization, 80
Westchester Fire, New York, Election, 38
Western Mutual Life, Iowa, Organization and Officers, 129
Western National Insurance Company, Chickasha, Okla., Formation and Officers, 80
Western Reserve Life, Muncie, Ind., Reincorporates, 33
Western Title Insurance and Trust Company, Grand Forks, N. D., Organizes, 195
Western Union Rupture Avoided, 154, 155
Western Union Meeting, 156
Wolfe, S. H., Criticises Fackler and Others, 95
Wolfe, S. H., Report on Life Insurance Company of Virginia, Discussed, 11
Worcester (Mass.) Protective Dept., Election, 19
Workmen's Compensation in Great Britain, 149
Workmen's Compensation Insurance, 114

INDEX TO LIFE INSURANCE SUPPLEMENT

JULY TO DECEMBER, 1907.

ADDITIONAL Insurance to Cover Loans, 47
Actuarial Society of Am. Legislation, Paper on, 35
Additional Protection, He Wanted, 6
Ætna Life Ins. Co., Dividends in 1907, 23
Ætna Life, Dividend Calculation, 2
Amounts of Reserves on Varying Bases, 51
Anti-Rebate Law in New York, 15
Approaching Stranger, Act of, 11

BERKSHIRE Life, Dividends in 1907, 40
Berkshire Life Ins. Co., Dividend Calculation, 3
Business in Foreign Countries, 20

CARDINAL Duties, Three, 18
Certain Provisions for the Wife, 56
Certainty, Not a Possibility, 12
Cheap Stock vs. Life Insurance, 46
Church Affiliations, Value of, 19
Columbian National Life Dividend in 1907, 23
Commissions or Salaries, 41
Compendium of Official Life Ins. Reports, 10
Competitive Dishonesty, 51
Competitors to Work, Putting, 42
Completely Equipped Agent, A, 11
Concentration Essential, 51
Confidence Game and Some of Its Morals, A, 9
Confidence in Self, 46
Confidence in the Future, 16
Confidential Advertiser, Agent as, 11
Connecticut General Life, Dividends in 1907, 23
Connecticut General Life Insurance Company, Dividend Calculation, 3
Convinced by His Wife, 50
Creating Obligations, 21

DANGER of Shortening a Process, 45
Decision, Making a, 44
Des Moines Life, Dividends in 1907, 24
Determination Overcomes Obstacles, 5
Dividends, Annual and Deferred, in 1906, 1
Dividend, Annual and Deferred, in 1907, 23, 26, 39, 44
Dividends, Methods of Calculating, 2
Division, A Sensible, 11
Doubtful Protection, 16

EQUITABLE Life, Dividends in 1907, 40
Equitable Life Assurance Society, Dividend Calculation, 3
Equitable Life, Iowa, Dividends in 1907, 24
Estates, Life Insurance a Safeguard to, 7
Examiner, Utilizing the, 30

FAVORS Simple Protection, 51
Federal Supervision of Life Insurance, 54
Fidelity Mutual Life, Dividends in 1907, 24
Fidelity Mutual Life Insurance Company, Dividend Calculation, 3
Financial Unrest Benefits Life Insurance, 50
Fortune, First Step to, 19

GERMANIA Life Ins. Co., Dividend Calculation, 3
Germania Life, Statement to Texas Policyholders, 8
Good Will, The Value of, 39

HANDY Guide Supplement, I., 15
Handy Guide, Second Supplement, 44
Harvest, The Summer's, 20
Helpers, Little, 20
Hints to Life Agents, 44
Holiday Season Good for Business, 51
Home Life Ins. Co., Dividend Calculation, 4
Home Life Dividends in 1907, 39
Hughes, C. E., on New York Companies, 12

INSURANCE Business as a Profession, 31
Investment and Protection, 15

JOHN Hancock Mutual Dividends in 1907, 24

KINGSLEY, D. P., Address by, 16

LIFE Insurance—
Aggregates of Financial Standing and Business for 1906, 11
How Much Should a Man Carry? 12
Legislation, Recent, 33
Taxation, the Burden of, 38
Life Insurance the Best Savings Bank, 6
Life Insurance the Best Trust Deposit, 44
Life Insurance Crime, An Old, 19
Life Insurance, Two Decades of, 14
Limit of New Business, by New York Law, 56
Line of Least Resistance, 20
Local Agent, The, 48
Looking for Information, 50
Losing Track of a Customer, 18

MANHATTAN Life Ins. Co., Dividend Calculation, 4
Massachusetts Mutual Life Insurance Company, Dividend Calculation, 4
Massachusetts Mutual, Dividends in 1907, 40
Moral Hazard, What Constitutes, 6
Mutual Benefit Life, Dividends in 1907, 24
Mutual Benefit Life Insurance Company, Dividend Calculation, 4
Mutual Life, Dividends in 1907, 27
Mutual Life Ins. Co., Dividend Calculation, 4

NEW Code for Life Insurance Agents, A, 53
National Life of Vermont, Annual Dividends in 1907, 44
National Life Insurance Company of Vermont, Dividend Calculation, 4
New England Mutual Life, Dividends in 1907, 27
New Policies of the Union Central, 56
New Policy of the Phœnix Mutual Life, 56
New York State Laws, Rulings by O. Kelsey, 19
Northwestern Mutual Life, Dividends in 1907, 28
Northwestern Mutual Life Insurance Company, Dividend Calculation, 4

ON Various Kinds of Twisting, 49

PARTICIPATING and Non-Participating Business, 47
Pacific Mutual Life, Dividends in 1907, 27
Philosophy, Application of, 13
Phœnix Mutual, Dividends in 1907, 40
Policy Loans in Demand, 47
Presbyterian Ministers Fund, Dividends in 1907, 24
Prospects, Hints on Seeing, 43
Provident Life and Trust, Dividends in 1907, 28
Prudential Ins. Company, Dividends in 1907, 27
Prudential Insurance Company, New Contracts, 12
Prudential Insurance Company, Statement to Texas Policyholders, 7
Public Conscience, Awakening of, 6

RENEWAL Commission Calculations, 31, 32
Results of Putting Off, 52
Robertson Law in Texas, 15

SAFEGUARDING Wealth, 8
Saving, Systematic, 14
Selling Insurance, 52
Sell Policies on Their Merits, 51
Situation, Some Views on the, 25
Soliciting, Making Haste Slowly, 10
Solicitors' Creed, A, 7
Spectator Publications, 10, 14, 15, 31, 39, 44
Stimulation of Success, The, 46
Suicide, 26
Summer, Prevalent Diseases of, 7

TAXING Life Insurance, 20
Taxation of Life Insurance Premiums, The, 52
Thrifty Young Man, A, 52
Travelers Insurance Company, Dividends in 1907, 26
Tuberculosis in Schools, 22
"Twisting" Policies, 7

UNION Central Life, Dividends in 1907, 28
Union Mutual Life, Dividends in 1906, 1
Unique Transactions That Were Not Profitable, 17
United States Life, Dividends in 1906, 1

VICIOUS and Misleading Circular, A, 48

WASHINGTON Life, Dividends in 1907, 28
Washington Life, Dividends in 1906, 1
Wealthy Men, Insurance for, 29

Taxes and Licenses Increasing, 81
Taxes on Agents, 186
Texas, Companies Withdrawing from, 17, 27, 38
Texas Fire Prevention Association, Election of Officers, 6
Texas Investment Law, Washington Life, Metropolitan Life, 76
Thirty Years Record, A., 16
Thorburn & Co., A. M., 244
Tornado Insurance, Increase in Volume, 41
Traders Fire, Chicago, Ill., Claims Against, 151
Tradesmens Life, New York, Dissolved, 110
Travelers' Annual Agency Convention, 129
Travelers Insurance Co., Capital to be Increased, 113
Triumph Mutual Fire Insurance Company, Beaver, Pa., Gets Charter, 80
Truitt-Savage Company, Norfolk, Va., Incorporated, 32
Trust Companies and Life Insurance Companies Compared, 205
Trusts, So-Called, 216
Tuberculosis in New York, 40

U

UNION Accident and Casualty Company, Philadelphia, Organization, 36, 69
Union Assurance Society of London, Figures Corrected, 7
Union Assurance Society of London, Merges with Commercial Union, 47
Union Central Life Insurance Company, Dividend Calculation, 26
Union Fire of Philadelphia, Colorado License, 224
Union Insurance Company, Philadelphia, 230
Union Life, Madison, Ind., Organization and Officers, 42, 208
Union Mutual Life Insurance Company, Dividend Calculation, 26
Union National Life Insurance Company, Dover, Del., Incorporation, 8
Union National Life Insurance Company of America, Sewerkly, Pa., Incorporation, 17
United States Annuity and Life, Chicago, Correction, 161
United States Fidelity and Guaranty Company, Baltimore, Examination, Report of, 204
United States Fidelity and Guaranty Victory, 60
United States Life Insurance Company, Dividend Calculation, 26
United States Merchants Mutual Fire Insurance Company, Philadelphia, Pa., Officers, 221
Universal Life, St. Louis, Mo., Changes Name, 157
Universal Life, St. Louis, Mo., Organization, 53, 102
Untermyer, S., Will Not Contest Elections, 175
Untermyer, S., Election Expenses, 61
Upper Canada Fire Ins. Co., Toronto, Organization, 37

V

VACANCY, Supreme Court Decision on, 5
Valuation of Stocks and Bonds in Annual Statements, 245, 250, 291
Volunteer State Life, Chattanooga, Tenn., Criticisms Refuted, 83, 144
Volunteer State Life, Chattanooga, Tenn., Will Enter Texas, 83
Vermont Life Underwriters Assn., Official Changes, 251
Voodry, J. A., 64

W

WALKERVILLE, Ont., Fire Protection, 7
Wanamaker, Rodman, Carries $4,000,000, 82
Washington Life Ins. Co., Dividend Calculation, 26
Water System, High Pressure, 4, 18
Webb's Comparisons Simplified, 91
West Springfield, Mass., High-Pressure Water System, 97
West Virginia Fire Insurance Company, Charleston, W. Va., Organization, 80
Westchester Fire, New York, Election, 38
Western Mutual Life, Iowa, Organization and Officers, 129
Western National Insurance Company, Chickasha, Okla., Formation and Officers, 80
Western Reserve Life, Muncie, Ind., Reincorporates, 33
Western Title Insurance and Trust Company, Grand Forks, N. D., Organizes, 195
Western Union Rupture Avoided, 154, 155
Western Union Meeting, 156
Wolfe, S. H., Criticises Fackler and Others, 95
Wolfe, S. H., Report on Life Insurance Company of Virginia, Discussed, 11
Worcester (Mass.) Protective Dept., Election, 19
Workmen's Compensation in Great Britain, 149
Workmen's Compensation Insurance, 114

INDEX TO LIFE INSURANCE SUPPLEMENT

JULY TO DECEMBER, 1907.

ADDITIONAL Insurance to Cover Loans, 47
Actuarial Society of Am. Legislation, Paper on, 35
Additional Protection, He Wanted, 6
Ætna Life Ins. Co., Dividends in 1907, 23
Ætna Life, Dividend Calculation, 2
Amounts of Reserves on Varying Bases, 51
Anti-Rebate Law in New York, 15
Approaching Stranger, Act of, 11

BERKSHIRE Life, Dividends in 1907, 40
Berkshire Life Ins. Co., Dividend Calculation, 3
Business in Foreign Countries, 20

CARDINAL Duties, Three, 18
Certain Provisions for the Wife, 56
Certainty, Not a Possibility, 12
Cheap Stock vs. Life Insurance, 46
Church Affiliations, Value of, 19
Columbian National Life Dividend in 1907, 23
Commissions or Salaries, 41
Compendium of Official Life Ins. Reports, 10
Competitive Dishonesty, 51
Competitors to Work, Putting, 42
Completely Equipped Agent, A, 11
Concentration Essential, 51
Confidence Game and Some of Its Morals, A, 9
Confidence in Self, 46
Confidence in the Future, 16
Confidential Advertiser, Agent as, 11
Connecticut General Life, Dividends in 1907, 23
Connecticut General Life Insurance Company, Dividend Calculation, 3
Convinced by His Wife, 50
Creating Obligations, 21

DANGER of Shortening a Process, 45
Decision, Making a, 44
Des Moines Life, Dividends in 1907, 24
Determination Overcomes Obstacles, 5
Dividends, Annual and Deferred, in 1906, 1
Dividend, Annual and Deferred, in 1907, 23, 26, 39, 44
Dividends, Methods of Calculating, 2
Division, A Sensible, 11
Doubtful Protection, 16

EQUITABLE Life, Dividends in 1907, 40
Equitable Life Assurance Society, Dividend Calculation, 3
Equitable Life, Iowa, Dividends in 1907, 24
Estates, Life Insurance a Safeguard to, 7
Examiner, Utilizing the, 30

FAVORS Simple Protection, 51
Federal Supervision of Life Insurance, 54
Fidelity Mutual Life, Dividends in 1907, 24
Fidelity Mutual Life Insurance Company, Dividend Calculation, 3
Financial Unrest Benefits Life Insurance, 50
Fortune, First Step to, 19

GERMANIA Life Ins. Co., Dividend Calculation, 3
Germania Life, Statement to Texas Policyholders, 8
Good Will, The Value of, 39

HANDY Guide Supplement, I., 15
Handy Guide, Second Supplement, 44
Harvest, The Summer's, 20
Helpers, Little, 20
Hints to Life Agents, 44
Holiday Season Good for Business, 51
Home Life Ins. Co., Dividend Calculation, 4
Home Life Dividends in 1907, 39
Hughes, C. E., on New York Companies, 12

INSURANCE Business as a Profession, 31
Investment and Protection, 15

JOHN Hancock Mutual Dividends in 1907, 24

KINGSLEY, D. P., Address by, 16

LIFE Insurance—
Aggregates of Financial Standing and Business for 1906, 11
How Much Should a Man Carry? 12
Legislation, Recent, 33
Taxation, the Burden of, 38
Life Insurance the Best Savings Bank, 6
Life Insurance the Best Trust Deposit, 44
Life Insurance Crime, An Old, 19
Life Insurance, Two Decades of, 14
Limit of New Business, by New York Law, 56
Line of Least Resistance, 20
Local Agent, The, 48
Looking for Information, 50
Losing Track of a Customer, 18

MANHATTAN Life Ins. Co., Dividend Calculation, 4
Massachusetts Mutual Life Insurance Company, Dividend Calculation, 4
Massachusetts Mutual, Dividends in 1907, 40
Moral Hazard, What Constitutes, 6
Mutual Benefit Life, Dividends in 1907, 24
Mutual Benefit Life Insurance Company, Dividend Calculation, 4
Mutual Life, Dividends in 1907, 27
Mutual Life Ins. Co., Dividend Calculation, 4

NEW Code for Life Insurance Agents, A, 53
National Life of Vermont, Annual Dividends in 1907, 44
National Life Insurance Company of Vermont, Dividend Calculation, 4
New England Mutual Life, Dividends in 1907, 27
New Policies of the Union Central, 56
New Policy of the Phœnix Mutual Life, 56
New York State Laws, Rulings by O. Kelsey, 19
Northwestern Mutual Life, Dividends in 1907, 28
Northwestern Mutual Life Insurance Company, Dividend Calculation, 4

ON Various Kinds of Twisting, 49

PARTICIPATING and Non-Participating Business, 47
Pacific Mutual Life, Dividends in 1907, 27
Philosophy, Application of, 13
Phœnix Mutual, Dividends in 1907, 40
Policy Loans in Demand, 47
Presbyterian Ministers Fund, Dividends in 1907, 24
Prospects, Hints on Seeing, 43
Provident Life and Trust, Dividends in 1907, 28
Prudential Ins. Company, Dividends in 1907, 27
Prudential Insurance Company, New Contracts, 12
Prudential Insurance Company, Statement to Texas Policyholders, 7
Public Conscience, Awakening of, 6

RENEWAL Commission Calculations, 31, 32
Results of Putting Off, 52
Robertson Law in Texas, 15

SAFEGUARDING Wealth, 8
Saving, Systematic, 14
Selling Insurance, 52
Sell Policies on Their Merits, 51
Situation, Some Views on the, 25
Soliciting, Making Haste Slowly, 10
Solicitors' Creed, A, 7
Spectator Publications, 10, 14, 15, 31, 39, 44
Stimulation of Success, The, 46
Suicide, 26
Summer, Prevalent Diseases of, 7

TAXING Life Insurance, 20
Taxation of Life Insurance Premiums, The, 52
Thrifty Young Man, A, 52
Travelers Insurance Company, Dividends in 1907, 26
Tuberculosis in Schools, 22
"Twisting" Policies, 7

UNION Central Life, Dividends in 1907, 28
Union Mutual Life, Dividends in 1906, 1
Unique Transactions That Were Not Profitable, 17
United States Life, Dividends in 1906, 1

VICIOUS and Misleading Circular, A, 48

WASHINGTON Life, Dividends in 1907, 28
Washington Life, Dividends in 1906, 1
Wealthy Men, Insurance for, 29